

# CARS Checklist

Sent Date \_\_\_\_\_

ID: \_\_\_\_\_

L2 ID: \_\_\_\_\_

L1 Name: \_\_\_\_\_

Today's Date: \_\_\_\_\_

☐ Approve ☐ Reject Codes: \_\_\_\_\_

Reassign to: \_\_\_\_\_

L2 Name: \_\_\_\_\_ Date: \_\_\_\_\_

☐ Full Review ☐ Mini Review

- ☐ Trade-In Title Front Page (or other approved evidence) See #2 Note
- ☐ Trade-In Title Back Page (only if front title page provided)
- ☐ Trade-In Proof of Insurance
- ☐ Trade-In Registration
- ☐ Purchaser(s) Identification (Individual(s) or Business)
- ☐ Co-purchaser Identification (combine with purchaser)
- ☐ Summary of Sales/Lease
- ☐ Purchase or Lease Agreement
- ☐ Manufacturer's Certificate of Origin or (Statement of Origin)
- ☐ Fuel Economy.gov Side by Side Comparison.
- ☐ Certification from Disposal or Transfer Entity (optional)
- ☐ Purchaser Survey (optional)
- ☐ Misc. Attachment / Other

1) Open up all Attachments – ensure documents are received and legible.

☐ Received and Legible

☐ Missing or Illegible

- ☐ 0101 Attachments missing
- ☐ 0102 Attachments illegible
- ☐ 0103 Missing Page 1 Trade-In Title
- ☐ 0104 Missing Page 2 Trade-In Title
- ☐ 0105 Illegible Trade-In Title
- ☐ 0106 Missing Trade-In Proof of Insurance
- ☐ 0107 Illegible Trade-In Proof of Insurance
- ☐ 0108 Missing Trade-In Registration
- ☐ 0109 Illegible Trade-In Registration
- ☐ 0110 Missing Purchaser ID
- ☐ 0111 Missing Co-Owner ID
- ☐ 0112 Illegible Purchaser ID
- ☐ 0113 Illegible Co-Owner ID
- ☐ 0114 Missing Fuel Economy.gov Side by Side Comparison
- ☐ 0115 Illegible Fuel Economy.gov Side by Side Comparison
- ☐ 0116 Missing Summary of Sale/Lease (Deal Sheet and Buyer's Certification)
- ☐ 0117 Illegible Summary of Sale/Lease (Deal Sheet and Buyer's Certification)
- ☐ 0118 Missing Purchase or Lease Agreement
- ☐ 0119 Illegible Purchase or Lease Agreement
- ☐ 0120 Missing Manufacturer's Certificate/Statement of Origin (MI and CA exceptions)
- ☐ 0121 Illegible Manufacturer's Certificate/Statement of Origin
- ☐ 0122 Illegible Certification from Disposal or Transfer Entity

For all/most missing documents use Reject Codes 0101/0102. Beyond this step, unless otherwise noted, continue on the checklist finding all errors until the point that 3 or more errors are found – then Reject the transaction with the Error code 0999. (Type in comments for example: **REJ 0999 Multiple Errors Found \*\*\* Recheck entire transaction -0111, 0203, 0119**)

2) Compare **Transaction Screen** to **Trade-In Title** Attachment

☐ If no Title for the following States: Vermont (15 yr), Maine (15 yrs), New Hampshire (15yrs), Georgia (23 yrs), Rhode Island (10 yrs) Escalate to NHTSA You will likely see a Bill of Sale – that is your indication to escalate, based on the title state on the Transaction Screen.

a) Has “**Junk Automobile, Cars.gov**” been written on page 1 and 2 of title

☐ Yes - Match

☐ No REJ CODE: 0201 Junk Automobile, Cars.gov is not written on page 1 and 2 of the Title

b) Is title Free and Clear?

☐ Yes: says Clear, Lien Release Section is signed (can be front or back),  
Letter received from Lien Holder authorizing sale.

☐ NO REJ CODE: 0202 Title is not free and clear

c) VIN Compare Trade-In

☐ Yes - Match

☐ No REJ CODE: 0203 VIN Mismatch on Trade-In Title

d) Name Compare

☐ Yes – Match

(initials missing/extra ok), Mike vs. Michael not ok, no nicknames, suffixes don't matter. If multiple owners on the title, only one name needs to appear as the Purchaser

☐ No – Name does not match and there is NO supporting Attachment

REJ CODE: 0204 Name Mismatch on Trade-In Title

☐ No – Name does not match and there is supporting Attachment: Escalate to NHTSA

3) Compare **Transaction Screen** to **Insurance Proof** AND validate 1 year continuous on Trade

Note: Continuous is defined as past the 12 complete months (into the 13<sup>th</sup> month of insurance)

Acceptable Docs: Insurance Cards, Computer Printout/Official looking document from company, or Letter from Agent must be on company Letterhead and signed. NOTE: Name of Insurance or Insured does NOT need to match the Title or Purchaser on Transaction Screen.

a) VIN Compare Trade-In

☐ Yes - Match

☐ No REJ CODE: 0301 VIN Mismatch on Trade-In Proof of Insurance

b) Continuous 1 year coverage prior to date of Transaction

☐ Yes

☐ No REJ CODE: 0302 Proof of Insurance not current and in force for previous 12 months

c) Company Name is legible

☐ Yes

☐ No REJ CODE: 0303 Missing Company Name on Proof of Insurance

4) Compare **Transaction Screen** to **Trade-In Registration** AND validate 1 year continuous registration.

Acceptable Docs: Series of Registration Document(s) or a current Registration Document (s) has showing 12 continuous months before sale date.

Look at registration document (s) – verify as underlined above – if yes, approve, IF NOT, look at the Title, if issue date is at least one year prior to sale date, approve, IF NOT

Look for a Vehicle History Report (e.g. CarFax) containing any record with a Title # dated at least one year before the sale date.

a) VIN Compare Trade-In

☐ Yes – Match

☐ No REJ CODE: 0401 VIN Mismatch on Trade-In Registration

- b) Name Compare  
☐ Yes - Match  
☐ No REJ CODE: 0402 Name Mismatch on Trade-In Registration
- c) Continuous Registration for 1 year prior to date of Transaction to the same owner.  
☐ Yes  
☐ No REJ CODE: 0403 Trade-In not registered to same owner for previous 12 months
- 5) Compare **Transaction Screen** to **Purchaser and Co-Owner Identification**  
 Acceptable ID: Drivers License or State ID , Corporate Tax Identification # Letter from the IRS.
- a) Compare ID # for Purchaser  
☐ Yes - Match  
☐ No REJ CODE: 0501 Mismatch on Purchaser State ID
- b) Compare Name of Purchaser \*\* See #2 Name Mismatch rules  
☐ Yes - Match  
☐ No REJ CODE: 0502 Mismatch on Purchaser Name
- c) Compare ID# Co-Owner (if listed on the Transaction Form)  
☐ Yes - Match  
☐ No – REJ CODE: 0503 Mismatch on Co-Owner State ID
- 6) Compare **Transaction Screen** to **Fuel Economy.gov Side by Side Comparison**  
 If old Side by Side sent, when typing your Reject reasons, add “Please resubmit new Side by Side”
- a) Trade-In Vehicle Category match  
☐ Yes  
☐ No REJ CODE: 0601 Side by Side Trade in Category Does not Match
- b) New Vehicle Category match  
☐ Yes  
☐ No REJ CODE: 0602 Side by Side New Category Does not Match
- c) Trade-In Vehicle Description/Engine Size/Cylinders/Transmissions/MPG match  
☐ Yes  
☐ No REJ CODE: 0603 Side by Side Trade in Vehicle Description Does not Match
- d) New Vehicle Description/Engine Size/Cylinders/Transmissions/MPG Match  
☐ Yes  
☐ No REJ CODE: 0604 Side by Side New Vehicle Description Does not Match
- e) New Vehicle Incentive Match Correct  
☐ Yes  
☐ No REJ CODE: 0605 Side by Side Incentive Does not Match
- 7) Compare **Transaction Screen** to **Summary of Sale/Lease and Certification Form (aka Deal Sheet and Buyer’s Certification)**
- a) Go to bottom of form – is it signed by buyer and dealer  
☐ Yes signed by dealer and purchaser (do not need co-owner)  
☐ No REJ CODE: 0701 Missing signature(s) on Summary of Sale
- b) Purchaser Name Compare  
☐ Yes - Match  
☐ No REJ CODE: 0702 Purchaser Name Mismatch on Summary of Sale

- c) VIN Compare Trade In  
☐ Yes - Match  
☐ No REJ CODE: 0703 Trade-In VIN Mismatch on Summary of Sale
- d) VIN Compare New  
☐ Yes - Match  
☐ No REJ CODE: 0704 New VIN Mismatch on Summary of Sale
- e) Transaction Request Amount (Credit Amount)  
☐ Yes - Match  
☐ No REJ CODE: 0705 Incentive Amount on Summary of Sale does not match
- f) Ensure MSRP is Summary of Sale and is less than \$45,000  
☐ Yes – <\$45,000  
☐ No REJ CODE: 0706 MSRP >\$45,000 on Summary of Sale
- 8) Compare **Transaction Screen** to **Purchase or Lease Agreement**  
 Acceptable Names of Documents: Master Lease Agreement, Retail Installment Contract, Closed End Motor Vehicle Lease Agreement...Note – this form may vary from Dealer to Dealer.
- a) You should have as many State Ids as you have Buyers. And one of the names on the Purchase Agreement needs to be on the screen, should have been on Trade-in Title.  
☐ Yes – Match (as many Ids as Purchasers)  
☐ No REJ CODE: 0801 Purchase or Lease Agreement has multiple purchasers, ID(s) not provided
- b) VIN Compare New  
☐ Yes - Match  
☐ No REJ Code: 0802 VIN Missing or Mismatch on Purchase or Lease Agreement
- c) Confirm document signed  
☐ Yes - Signed  
☐ No REJ CODE: 0803 Purchase or Lease Agreement not signed
- d) Confirm date is within 7/1/09 to 11/1/09 - use date closest to signature.  
☐ Yes - Match  
☐ No REJ CODE: 0804 Purchase or Lease Agreement not signed or date exceeds 7/1/09-11/1/09
- 9) Compare **Transaction Screen** to **Manufacturer's Certificate/Statement of Origin** ("MCO/MSO")  
 Note: Michigan and California may not provide an MCO/MSO. For Michigan RD-108(Application) and an Invoice. Check VIN on both. For California, if substitute MCO/MSO provided, escalate to NHTSA,
- a) VIN Compare New  
☐ Yes - Match  
☐ No REJ CODE: 0901 VIN Mismatch on MCO/MSO or substitute (MI&CA)
- 10) Compare **Transaction Screen** to **Certification from Disposal or Transfer Entity Disposal** Information Document (if sent)
- a) VIN Compare Trade In  
☐ Yes - Match  
☐ No REJ Code: 1001 VIN Missing or Mismatch on Certification from Disposal or Transfer Entity
- b) Confirm that it is signed  
☐ Yes - Signed  
☐ No REJ CODE: 1002 Certification from Disposal or Transfer Entity not signed